



CONSUMER PROTECTION:
making everyday life easier for families

Olympics 2024

**PREPARATION FOR THE OLYMPIC
AND PARALYMPIC GAMES 2024**

GAME « CONSUMER TRAPS »
EDITION 2024
MODERATOR'S GUIDE

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*and Paralympic Games

1 INTRODUCTION

1.1 Why this « Consumer traps » game edition for the 2024 Olympics?

According to the latest INSEE¹ figures, 17% of the population is digital illiterate. Tickets for the Olympic and Paralympic Games can only be purchased over the Internet, and access to most of the information relating to their organisation is only available online. The aim of this educational game is to inform the general public so they can prepare to take part in these sporting events and to make them aware of the risks inherent to ordering online.

1.2 Aims and objectives

Find out more about how to access the ceremonies and events of the Olympic and Paralympic Games, avoid the pitfalls of online solicitations and orders, and prevent financial difficulties linked to participation fees.

1.3 Target audience

People who do not (sufficiently) master the handling and use of digital tools, those who do not have a computer to make bookings, people who contact Familles Rurales or other consumer organisations with a view to planning their participation in the Olympic and Paralympic Games, as well as the Digital Mediation Points (*Points de médiation numérique* established by Familles Rurales), and everyone else, even those who are comfortable with digital tools.

1.4 Questions topics

- 0 - Pre-questions
- 1 - Purchase of tickets for the events
- 2 - Booking the initial journey
- 3 - Booking accommodation
- 4 - Transport in Ile de France and to competition venues
- 5 - Practical organisation of the stay
- 6 - Ordering services online
- 7 - Online payment
- 8 - Booking without Internet access
- 9 - Persons with disabilities
- 10 - Avoiding scams during the stay
- 11 - Budget in relation to the Olympic Games
- 12 - Points of vigilance regarding sports-related proposals
- 13 - Complaints
- 14 - Scams

¹ French National Institute of Statistics and Economic Studies

1.5 Game elements

14 question cards to print out,
Animated power point,
Moderator's booklet with questions, answers, definitions and key messages. Additional information is provided on the topics of the questions and related subjects.

1.6 Rules of the game

The game is suitable for a group of up to 15 people. Players can play alone or in teams. The game can be played over a period of 2 hours. The game can be played several times in succession for the same group.

The group is asked a question beforehand (see p. 5).

The first player draws a question card. The question is read out loud.

The moderator asks the player and his/her team, then the group, to find the definition that will clarify the question (for most of them).

The player answers the question with his/her team. The moderator then asks the whole group to complete the answer. If necessary, he/she adds elements him/herself.

The moderator asks the team and then the group to formulate the "essential message" to be retained.

The second player draws a question card...

10 points are awarded for each correct answer, 5 for each essential message found. The winner is the player or the team who scores the most points during the game.

1.7 Game adaptation

The moderator can pre-select question cards to be drawn according to the audience or chosen topics.

1.8 General documentation, websites to consult, information points

Official website of the Olympic Games ticket office: <https://tickets.paris2024.org/en/>; website of the Paris tourist office: <https://parisjetaime.com/eng/>; websites of the tourist offices of the towns hosting the events, website of the Ministry of Sport, the Olympic Games and the Paralympic Games (in French): <https://www.sports.gouv.fr/>; website of Ile de France Region: <https://www.iledefrance.fr/franciliens-vivre-en-ile-de-france/sport-et-loisirs/jeux-olympiques-et-paralympiques-de-paris-2024>, website (in French) of Familles Rurales, a nationally-approved consumer association, in the *Conseils conso* (Consumer Advice) section: <https://www.famillesrurales.org/>. To report a problem to the Directorate General for Competition, Consumer Protection and Fraud control (*Direction générale de la concurrence, de la consommation et de la répression des fraudes* (DGCCRF)): <https://signal.conso.gouv.fr/en>; <https://www.service-public.fr/>; Guide (in French) to preventing scams (*Guide de prévention contre les arnaques*) 2022 : <https://www.economie.gouv.fr/>
Additional tools are available in French on the Familles Rurales website and on the "Web des familles": a list of Digital Mediation Points (*Points de Médiation Numérique (PMN)*) and budget advice points (*Points Conseil Budget (PCB)*), as well as access to consumer advice centres via "Conseils conso", on the home page.

Information points with physical reception: tourist offices in towns hosting events.

2 QUESTIONS, ANSWERS, DEFINITIONS, KEY MESSAGES, ADDITIONAL INFORMATION

2.0 Preliminary question: Have you already created an online account?

The moderator is invited to ask the group this question, in order to identify those people who have not yet experienced the creation of an online account.

If the answer is no, he/she will show on the screen, for example, how to open an account at the Olympic Games ticket office.

The moderator should plan to print out a list of the department's Digital Mediation Points (PMN) for each participant.

2.1 Question 1 - Buying tickets for events

"I'd like to book tickets for myself and three friends to watch the Paralympic Games. It's 5 September 2023, how do I go about it?"

Attention: *Not all ticket reservation procedures are known at the time of writing. The moderator should refer to the FAQ on the official Olympic Games website* and consult it regularly for the latest information. They can also remove this question from the game.*

Definition of the draw: prior draw, necessary to order tickets.

Answer: Single tickets can only be purchased online, on the official Olympic ticketing website: <https://tickets.paris2024.org/>. To do so, you need to create an account on Paris 2024. Creating an account is simple and there are no supporting documents to provide.

The first phases of ticket sales for the Olympic Games are now over. The launch of ticket sales for the Paralympic events will take place in autumn 2023. Ticket sales will open on 9 October. It is not yet known whether there will be a draw for the Paralympic Games. For the Olympic Games, the process was as follows: It was possible to register for the draw for the sale of individual tickets during a given period. If you were drawn, you would receive an email indicating your purchase slot. This email was sent to you 2 days before the slot opened. When the slot opened, you had 48 hours to buy the tickets. It was possible to buy up to 30 tickets per account on the Olympic Games website.

View the map showing the location of the events before buying tickets.

Check your email regularly. Make sure you have the means to do so, on your own smartphone, tablet or computer, on a friend's or at a Digital Mediation Point (PMN, see Question 8). Keep a valid email address until 2024.

Essential message: To buy tickets, only use the official Olympic Games ticketing website.

Additional information: The Paris 2024 Olympic Games will take place from July 26 to August 11, 2024, and the Paralympic Games from August 28 to September 8, 2024.

Tickets for the opening and closing ceremonies will go on sale during the individual ticket sales phase (to be announced).

Ticket prices vary according to the category chosen, the sport and the session. They are available on the official ticketing website.

If you have not been drawn, or if you have not taken part in the advance ticket sales: Single tickets may be purchased, without a draw, but the dates are not known at the time of publication of this guide. Check the official ticketing website regularly for details. Some local authorities may also have tickets available for redistribution. Keep in touch with your sports club, local authority, etc.

For the resale of tickets, arrangements will be made via the official website. The resale platform will open in spring 2024.

2.2 Question 2 - Booking the initial trip

"I'm going to book a return journey by train or a long-distance bus ride on the Internet. What advice do you have?"

Definition of comparison websites: Accessible online, the comparison tool proposes a series of offers corresponding to the service sought, from different operators.

Answer: For a given destination, comparison websites offer immediate visibility of the different long-distance train or bus offers, with their timetables, fares and other details. These are generally listed in ascending order of price, along with their essential features.

But you should be aware that they are not always exhaustive, and they may feature "adverts" for which they have received payment.

Once you have made your pre-selection, book directly on the operator's website and not via the comparison website. The operator is the transport company/carrier (e.g. bus company, national train company SNCF).

In the event of a problem, it's best to contact the operator. And in the event of cancellation, the booking platform may retain a margin as an intermediary, which can be as much as 30% of the booking price.

Read the description of the planned order carefully before committing yourself. Keep the booking confirmation email.

Essential message: Comparators are useful for making a pre-selection, but it is preferable to book on the website of the chosen operator (transport company/carrier).

Additional information:

In the event of a dispute, if you are unsuccessful in your dealings with the operator:

- if you live in France, you can receive assistance from the [Tourism and Travel Mediation](#) or a consumers' association, whose contact information is available on the [DGCCRF's website](#). You can also report your problem with the trader (misleading advertising, lack of price information...) on the [SignalConso platform](#).
- If you live in another EU Member State, Iceland or Norway, the European Consumer Centre of that country can assist you. Visit the [ECC-Net website](#) <https://www.eccnet.eu/> for its contact information.
- If you live in a non-EU country, contact the embassy or consulate of your country in France or report your dispute on the website [econsumer.gov](#), via the [complaint form](#) or contact the members of [consumersinternational.org](#).

For this initial trip, also think about transport solutions by car or plane.

As far as car travel is concerned, short-term car hire and carpooling are options worth considering.

2.3 Booking accommodation

"To attend the selected events with my family, I plan to book accommodation on a rental platform. What do I need to watch out for?"

Definition of the rental platform: The platform is an intermediary that brings together those offering accommodation for rent and those interested in renting it.

Answer: The platform gives you access to "furnished holiday accommodation" offers. It is only obliged to provide this service correctly, in accordance with the general conditions of use of its service.

Make sure that you are not charged for this establishment of contact with the accommodation provider. Check the platform's e-reputation. The offer must include a description of the premises and the price charged.

The description must include: the precise address of the property, the duration of the rental: arrival and departure times, a mention of charges if they are invoiced in addition, the payment of an advance, the possibility of parking, whether or not pets are allowed, the tenant's cleaning obligations, access to an Internet connection and communal facilities.

It is therefore important to read the description carefully and ask the landlord for further details if necessary. Pay particular attention to the cancellation policy. Keep a record of your exchanges. If possible, pay using a secure payment method.

If you book with a private individual via a platform, you do not benefit from the specific regulations that protect consumers. (These apply to consumer-business relationships). However, the provisions of the Civil Code do apply.

If you have a problem with a booking, you should contact the lessor. Some platforms offer to act as facilitators in the event of a dispute between owner and tenant. This is stated in the general terms and conditions of use for the service offered by the platform. These can be found at the bottom of the home page of the website.

Essential message: The platform acts solely as an intermediary. Your contact is the lessor, whether private or professional.

Additional information: The tourist offices in the host towns and surrounding areas can also provide information on accommodation options.

There is a wide range of accommodation available, including youth hostels, campsites, hotels, bed and breakfasts, etc.

2.4 Transport in the Île-de-France region and to event venues

"I'll be attending events at different venues and I don't know much about the Paris region. How can I find out more?"

Answer: It is important to anticipate the options available depending on your programme, from the airport or arrival station, from one event to another, from and to your accommodation, in Ile de France (IDF) or to the other provinces, etc.

Various types of transport are available: public transport, carpooling, transport on demand, self-service bicycles or scooters, car hire, shuttles specific to the Olympic Games, etc. You will need to take into account the crowds in the areas where the competitions or events are taking place.

Here are the websites to consult:

- Journeys to and from airports: <https://www.transilien.com/en/page-deplacements/paris-airports> ;
<https://www.parisaeroport.fr/en/passengers/services/book-a-service/transport-to-and-from-the-airport>

- For public transport in Ile de France: Ile de France Mobilités is the regional transport authority for Ile de France <https://www.iledefrance-mobilites.fr/en> ; information on routes and timetables <https://www.transilien.com/en>
- To use car-sharing: <https://www.iledefrance-mobilites.fr/le-reseau/services-de-mobilite/covoiturage/pratiquer-covoiturage> (in French)
- On demand transports: <https://www.iledefrance-mobilites.fr/le-reseau/services-de-mobilite/transport-a-la-demande> (in French)

As regards self-service bicycles and scooters, a public self-service allows you to find a *Vélib'* at 1,400 local stations.

When the competitions are held in other towns, find out in advance about the facilities provided by those municipalities.

Essential message: There are a variety of accessible transport solutions for different journeys. Check in advance for details, fares and journey times during busy periods.

2.5 Practical organisation of your stay in Ile de France

"To make the most of your stay in Île-de-France during the Olympic Games, where can you find information on tourism, leisure activities, everyday life, etc.?"*

Answer: Information on leisure activities and tourism between events is available:

- For young people at the CIDJ (youth information centre):

Physical reception of the public without appointment, information, advice, multimedia areas: 4, place du Louvre 75001 Paris, Tuesday to Friday from 1pm to 6pm and Saturday until 5pm. A counsellor can be reached by telephone on (+33) 01.88.40.41.80, Monday to Friday, 10am to 1pm.

Website: <https://www.cidj.com/vie-quotidienne/vacances-loisirs-bons-plans> (in French). For example, there are kiosks offering free tickets to shows for Under 30s.

- Information for the general public: in person at the Paris Tourist Office or via the parisinfo.com website, and at the offices of the towns hosting the events and the municipalities providing accommodation.

Official website for Paris and the Île-de-France region: <https://www.visitparisregion.com/en>

- Free sports and celebrations: The general public will be able to cheer on the athletes free of charge in certain disciplines such as the marathon, road cycling, walking and triathlon. However, access to certain sections of the course may be limited.

In addition, for the opening ceremony of the Games, spectators will enjoy free access to the upper (River Seine) quays.

Essential message: To find objective information, prefer non-commercial sites and proposals.

* or the Paralympic Games

2.6 Ordering services online

"What should I look out for when ordering a service over the Internet?"

Answer: Regulations protect you as a consumer if you buy from a professional seller. Before ordering, check the identity and reliability of the trader.

First of all, look for the best-known names with their address and telephone number clearly indicated on their website. Check the seller's e-reputation on a search engine and make sure there are no scams linked to the name of the website.

Order preferably from a French or European website. This will make it easier to assert your rights in the event of a dispute.

On the description of the service, you should have access to its essential characteristics before ordering. The total price in euros, including VAT, must be specified.

On a French website, the 1st click validates the order, the 2nd confirms it. The seller must acknowledge receipt of the order. Keep the supporting documents: offer, description of the service, general terms and conditions of sale in force at the time of the order, acknowledgement of receipt.

Do not proceed if the price is abnormally low. Be wary of "flash offers" that are very limited in time, leaving you no time to think and compare. Don't act on unsolicited advertisements on social networks.

If you order online from a trader, you have the right to withdraw within 14 days of placing the order. However, this right does not apply to accommodation, catering, car hire, restaurants or leisure activities provided on a specific date (show tickets, meal orders, etc.).

Essential message: Order from a reliable trader and check the essential features of the service before subscribing.

2.7 Online payment

"How can I make a secure online payment?"

Definition: Online payments are made using an electronic system. The most common are card payments.

Answer :

- When ordering, it is most often possible to pay by card. Make sure that payment is made on a secure web page. This can be identified by an "s" added after the "http" in the address bar and by a small closed padlock at the bottom or top of the window in which you are paying. The moderator can show screenshots of the payment stages as examples.

Internet card transactions of €30 or more are subject to "strong authentication" of the payer. The purpose of this system is to certify that the person making the payment is indeed the holder of the card or payment account and has authorised the payment.

Consumers must confirm their identity by means of two checks that only they can carry out (an item known to them, an object in their possession, or a biometric element). This is usually done using their smartphone, via their bank's application, which will ask them for a secret code.

If you use your card, you should never be asked for more than four details: your card number, the name associated with the bank account, the card's validity date and the three-digit cryptogram on the back of the card. Very often, websites (even reliable ones) will ask you to save your credit card details for future purchases after you have validated your order. Don't accept, to avoid them falling into the wrong hands one day.

- Fraudsters can try to circumvent these protections by manipulating the cardholder. This is done by collecting the cardholder's personal and banking details, then getting the victim to validate fraudulent transactions without their knowledge.

- If you don't want to give your bank details to the seller, consider using specific payment methods for online payments.

Virtual cards: This method of payment requires software to be installed on your computer. Then, for each purchase, your bank provides you with a unique number, which corresponds to a specific transaction for a specific amount at a specific time. This formula has a cost and is not suitable for all payments, particularly train tickets.

Electronic wallets: for small amounts, these systems, such as Paypal, or systems made available by a financial service provider, allow you to pay online. You first need to create an account with one of these systems and register your bank details. They are easy to use, but do not have the same security as a bank.

Essential message: Only order from secure websites. Think about payment services dedicated to online payments: virtual cards, micro-payment systems.

Even if everything has gone smoothly, once you have confirmed your order, keep a close eye on your bank account. The payment made must correspond to the amount of the purchase. Also check that there are no other transactions that you have not carried out debited to the same service provider.

2.8 Booking without Internet access ?

"How to make bookings for the Olympic or Paralympic Games if you don't have Internet access? Who to contact in my area?"

Answer :

- When it comes to buying tickets for the events, there's no choice but to go through the official Olympic Games ticketing website. Otherwise, you'll need to go to your nearest Digital Mediation Point (PMN), using the printed list provided by the moderator.

The PMN provides computer tools and individual support for information searches and reservations.

PMN staff also help people to create secure passwords and protect their personal data.

- When it comes to travel and accommodation, you can also contact a travel agency that offers in-store service. You can order separate services, e.g. a round-trip air ticket, or a package travel (see below).

Essential message: A Digital Mediation Point (PMN) can help you make all your reservations for the Olympic and Paralympic Games. Look for the one closest to you on the printed list provided.

Additional information:

- PMNs offer training in the use of digital technology, access to computer equipment and the Internet, as well as one-to-one support in carrying out online procedures, particularly with public services. Familles Rurales has 175 such centres in France. The PMN carers work with the people they support either at a PMN reception point, in a room provided by the PMN, or in their own homes.

- Travel packages require that the travel agent's offer combines at least two different types of service for the same trip or holiday (transport, accommodation, car hire, visits, shows, etc.); that it lasts longer than 24 hours or includes an overnight stay; and that it is sold at an all-inclusive price. This package lays down obligations for travel agents and provides better protection for the travelling consumer.

2.9 Persons with disabilities

"What is planned to ensure access for people with disabilities to events, transport, etc.?"

Answer:

- Specific tickets for events:

These will be on sale on the official ticketing website for each sales phase. Two types of accessible seats will be offered: seats accessible to people with disabilities (*Personnes en situation de handicap (PSH)*) and seats adapted for people in wheelchairs (*Personnes en fauteuil roulant (PFR)*).

Accessible tickets will also be subject to the draw.

For each accessible seat purchased, it will be possible to buy a seat for the accompanying person (subject to availability).

Further information on https://tickets.paris2024.org/faq/en_en/category/accessibility/are-there-tickets-for-people-with-a-disability

- Access to stations, airports and accommodation, ...: Holders of the *Carte mobilité inclusion (CMI)* should have priority access to seats on public transport and in queues. The card can be endorsed with either "priority" or "invalidity".

- To find a route adapted to your needs and constraints, consult the information service for the accessibility of transport in Île-de-France: INFOMOBI by telephone on 0970 81 83 85, (so called free in France "crystal number", this number might be surcharged if you have a subscription with a foreign operator), 7am to 10pm, 7 days a week (except 1 May). On <https://www.iledefrance-mobilites.fr/en/the-network/easy-access-transport> you can ask a question using the form on the website.

- Specific assistance provided at Paris-Charles de Gaulle and Paris-Orly airports: *Paris Aéroport* provides assistance for passengers with disabilities: this assistance enables you to move around the terminals, check in your baggage and mobility equipment, get to the aircraft, board, settle in and leave the aircraft.

If you are accompanied, self-service wheelchairs are available to help you move around the terminals throughout your journey. These chairs are available at meeting points for people with disabilities or reduced mobility (*Personnes handicapées ou à mobilité réduite (PHMR)*). You should contact the airline, agent or tour operator at least 48 hours before the departure of your flight and inform them of your special needs. <https://www.parisaeroport.fr/en/passengers/flight-preparation/prm-assistance>

Essential message: Opportunities are available to attend the games, get help and take public transport. Inquire and book these services in advance.

2.10 Avoid scams during the stay

"What scams to avoid during the Olympic Games?"*

Answer: Familles Rurales, through its Consumer Advice Centres and Digital Mediation Points, is available to advise you on how to avoid these various scams.

- As far as tickets for the events are concerned, the only valid ones are those purchased via the official 2024 Olympic Games ticket office. Tickets may only be resold via this site.

- Do not accept the sale of transport tickets by street vendors, tickets for a concert on the sly, etc.

- Beware of websites, social networks, emails or people offering you products at abnormally low prices.

If you are asked to fill in a form to check your eligibility or to receive information about a service, you may be providing personal data unnecessarily.

If you have any doubts about a message you receive, do not open the attachments and do not reply. Delete the message and empty your bin.

Never validate a transaction unless you initiated it yourself.

- Influencers: This method of promoting products or services is aimed primarily at young people. Many deceptions have been noted in their publications: on the properties of products (e.g. false claims on organic products), on products or services involving risks (e.g. cosmetic injections, sports betting).

Essential message: Be cautious about the proposals you receive. Don't respond immediately, take time to think and reflect.

*and the Paralympic Games

2.11 Budget linked to the Olympics and Paralympics

*“As a young worker**, can I take out a loan to finance my participation in the Olympic Games?”*

Definition of a loan (crédit): It involves a lender making a sum of money available to a borrower in return for a commitment to repay it according to a pre-determined schedule.

**Young worker or person with income (e.g. retiree).

Answer:

Plan ahead. Credit may be an appropriate solution for the extra costs involved. This will be more expensive than cash payments, but will allow you to spread the cost of your participation in the Olympic Games over several months.

If you live in France and need credit, don't take out an expensive revolving credit facility. Ask your bank for a personal loan.

You should be given a preliminary offer of credit with the following details: date and period of validity of the offer (minimum 15 days), amount and duration of the credit, repayment terms and conditions.

Compare the *“taux effectif global” (TEG)* (annual percentage rate of charge) offered with that of another credit institution.

A loan is an advance of money. You need to make sure that you are able to repay the loan and take into account the length of your commitment.

Once you have accepted a consumer credit offer, you have 14 days in which to withdraw your commitment.

Do not respond to credit offers advertised on the Internet, or to offers received via social networks. Take the initiative yourself by contacting your bank and comparing it with at least one other offer.

Essential message: Credit has a cost. Compare several offers before taking out a loan. You have a 14-day cooling-off period.

Additional information: If you want to improve your budget management, you can find information and advice in French at www.mesquestionsdargent.fr (*Banque de France*). You may also consult a Budget Advice Point (*Point conseil budget (PCB)*) near you. Their list is available at <https://www.economie.gouv.fr/cedef/point-conseil-budget-pcb>

2.12 Points of vigilance in connection with sports

“When it comes to sports, which practices are costly or risky?”

Answer: These include

- Online sports betting: You can bet on many sporting events on the Internet. But before you place a bet, it's essential to check the reliability of the online betting site.

In France, minors and people banned from gambling are not allowed to bet.

If you or someone close to you gambles excessively or shows signs of addiction, you can seek help anonymously. If you live in France, specialist organisations such as "www.joueur-info-service.fr" or "www.SOSjoueurs.org" are there to help. Their contact details are listed on online sports betting sites.

- Subscriptions to gyms or fitness centres: These can be misleading or abusive. Before committing yourself, you must have access to the essential characteristics of the service and its price.

If you sign up remotely from another EU country for a fitness centre in France, you have a 14-day cooling-off period, which you can use by returning the standard form provided by the trader.

Read the contract carefully before committing yourself, as it may contain unfair clauses, e.g. the trader's right to unilaterally change times, rates or services, or the impossibility for the subscriber to cancel the contract for professional or health reasons.

In the event of a dispute, refer to your contract and quickly seek an amicable solution with the person responsible. If no solution is found, repeat your request by registered letter. If this effort proves unsuccessful, proceed as follows:

- if you live in France, you can receive assistance from the [Tourism and Travel Mediation](#) or a consumers' association, whose contact information is available on the [DGCCRF's website](#). You can also report your problem with the trader (misleading advertising, lack of price information...) on the [SignalConso platform](#).
- If you live in another EU Member State, Iceland or Norway, the European Consumer Centre of that country can assist you. Visit the [ECC-Net website](#) <https://www.eccnet.eu/> for its contact information.
- If you live in a non-EU country, contact the embassy or consulate of your country in France or report your dispute on the website [econsumer.gov](#), via the [complaint form](#) or contact the members of [consumersinternational.org](#).

Essential message: Sports betting is dangerous. Subscriptions to sports clubs can give rise to deception or abuse. Check their terms and conditions before committing yourself!

2.13 Complaints

"The furnished rental I booked doesn't match the description. What are my rights?"

Definition of the description:

It must state the precise address of the accommodation, the duration of the rental period (arrival and departure times), a mention of charges if they are invoiced in addition, the payment of an advance, the possibility of parking, whether or not pets are allowed, the renter's cleaning obligations, access to an Internet connection, communal facilities, etc.

Answer:

It's important to know your rights. Your contact is the person with whom you signed the rental contract.

Remember to take the contact details of the lessor with you during your stay.

If you have been put in touch with the landlord by a booking platform, this is only an intermediary. Your contact is the one you signed the contract with (see Question 3).

Contact the lessor as soon as possible, by telephone first if possible. Inform him/her of any non-conformities with the description. Make a specific request for the anomalies to be corrected and/or the price to be reduced, giving priority to finding an amicable arrangement. If the contact was made by telephone, confirm the requests and points of agreement by email, attaching photos where appropriate.

Gather evidence of non-conformities: photos of missing or damaged items, of the view from the home, obtain written testimonials (dated, with the author's contact details).

If this effort proves unsuccessful, proceed as follows:

- if you live in France, you can receive assistance from the [Tourism and Travel Mediation](#) or a consumers' association, whose contact information is available on the [DGCCRF's website](#). You can also report your problem with the trader (misleading advertising, lack of price information...) on the [SignalConso platform](#).
- If you live in another EU Member State, Iceland or Norway, the European Consumer Centre of that country can assist you. Visit the [ECC-Net website](#) <https://www.eccnet.eu/> for its contact information.
- If you live in a non-EU country, contact the embassy or consulate of your country in France or report your dispute on the website [econsumer.gov](#), via the [complaint form](#) or contact the members of [consumersinternational.org](#).

Essential message React quickly, make a precise request to the lessor by telephone, then confirm by email. Keep a record of any anomalies and exchanges with the lessor.

2.14 Scams

"I've noticed debits on my bank account for transactions I didn't carry out. What should I do?"

Definition: Fraud consists of a swindler obtaining goods, services or money by means of deception (false name, fraudulent maneuvers...)

Answer: You may have been the victim of card fraud. This can happen, for example, if your card number has been obtained by a fraudster on the Internet. But if you did not give your consent for a payment transaction, your bank must reimburse you.

Immediately stop payment at your bank.

If you live in France, you can report the scam to a police station or gendarmerie, or use the Perceval system on the [service-public.fr](#) website. You will need: your opposition number, your bank card number and your account statements.

Then provide details of the fraudulent purchases. You will receive a receipt (in person or in your personal space on [service-public.fr](#)). This receipt will make it easier to contact your bank.

To be reimbursed, you must report the fraud to your bank no later than 13 months after the debit date. The bank will be obliged to reimburse you immediately for the amount debited and any charges.

If this effort proves unsuccessful, proceed as follows:

- if you live in France, you can receive assistance from the [Tourism and Travel Mediation](#) or a consumers' association, whose contact information is available on the [DGCCRF's website](#). You can also report your problem with the trader (misleading advertising, lack of price information...) on the [SignalConso platform](#).
- If you live in another EU Member State, Iceland or Norway, the European Consumer Centre of that country can assist you. Visit the [ECC-Net website](#) <https://www.eccnet.eu/> for its contact information.
- If you live in a non-EU country, contact the embassy or consulate of your country in France or report your dispute on the website [econsumer.gov](#), via the [complaint form](#) or contact the members of [consumersinternational.org](#).

If you have been the victim of a scam or attempted scam, report it on the Pharos platform, which can be accessed at <https://www.masecurite.interieur.gouv.fr/en>, or contact *Info escroqueries* on 08 11 02 02 17 (Free number in France, it might be surcharged if you have a subscription with a foreign operator).

Essential message: React immediately, lodge a complaint. Then report the offence in the public interest.

Additional information:

- If in doubt, do not hesitate to contact your bank to check the regularity of a bank transaction. You should be particularly vigilant when you receive information by telephone, email or SMS confirming or requesting validation of ongoing payment transactions that you have not requested.
- Identity theft, hacking into bank details: a thief steals your personal details such as surname, first name, email address, bank details, in order to carry out transactions in your name (transfers, taking out credit, rental contracts, subscriptions, etc.).
- Order or contract subscription you did not initiate: act quickly: contact the professional who is making the request, contact your bank, lodge a complaint, notify all the financial institutions of which you are a customer, and gather evidence of the offence. If you live in France, contact the Banque de France to find out whether any payment incidents have been reported to the Central Cheque Register (*Fichier central des chèques (FCC)*) or the Register of personal credit repayment incidents (*Fichier des incidents de remboursement des crédits aux particuliers (FICP)*). If you are on the register because of an impersonator, ask the Banque de France, which keeps these files, to add the words "impersonated identity" to the incidents concerned.

WORKING TOGETHER AT EVERY STAGE OF LIFE



PETITE ENFANCE

Accueillir les tout petits



ENFANCE

Bien grandir



JEUNESSE

Encourager les initiatives



ÉDUCATION ET PRÉVENTION

Accompagner les familles



SENIORS

Répondre aux besoins
des aînés



CONSUMMATION

Faciliter le quotidien
des familles



ENTRAIDE ET CONVIVIALITÉ

Vivre ensemble



DÉVELOPPEMENT ET VIE LOCALE

Faire vivre le territoire



FORMATION

Développer ses compétences

Our association is a member of the Familles Rurales movement. It is approved and authorised to act in many areas: family, consumer affairs, education and youth, leisure, tourism, community life, health and training.

The Familles Rurales national federation is an association recognised as being in the public interest, working to help families throughout France, in rural and suburban areas.

With 121,000 member families, 1,850 local associations, 80 departmental and regional federations, 40,000 volunteers and 17,000 employees, it is the leading family association movement in France, as well as a key player in the social economy and public education.

Pluralist, independent and secular, it promotes a humanist and social project based on family, local communities and community life.

<http://www.famillesrurales.org>

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